

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In Re Application of:

Sheldon H. Foss, Jr.

Confirmation No.: 8917

Group Art Unit: 3624

Serial No.: 10/646,150

Examiner: Karmis

Filed: 22 August 2003

Docket No.: 03001.1020

For: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

This information disclosure statement is filed in accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and specifically:

- ☒ under 37 CFR 1.97(b), or
(within Three months of filing national application; or date of entry of international application; or before
mailing date of first office action on the merits; whichever occurs last)
- ☐ under 37 CFR 1.97(c) together with either a:
☐ Statement Under 37 C.F.R. 1.97(e), or
☐ a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(h) time period, but before the final office action or notice of allowance, whichever
occurs first)
- ☐ under 37 CFR 1.97(d) together with a:
☐ Statement under 37 CFR 1.97(e), and
☐ a \$180.00 petition fee set forth in 37 CFR 1.17(p).
(Filed after final office action or notice of allowance, whichever occurs first, but before payment of the
issue fee)

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Enclosed is Credit Card Payment Form (PTO-2038) in the amount of \$-----.

Please charge \$ to deposit account .

At any time during the pendency of this application, please charge any fees required to Deposit Account 50-3479 pursuant to 37 CFR 1.25. The Commissioner is hereby requested to credit any overpayment to Deposit Account No. 50-3479.

☒ Applicant(s) submit herewith *Form PTO/SB/08A (0705) (substitute for form 1449/PTO) - Information Disclosure Statement by Applicant* together with copies (where required) of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56. As required by 37 C.F.R. §1.98(a), a legible copy of each document is provided.

☐ A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on FORM PTO/SB/08A, as presently understood by the individual(s) designated in 37 CFR 1.56(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent

is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on the form PTO 1449 and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application does not exist. Any statements or identifications regarding the relevance of any portion(s) of cited references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence of such statements or identifications should not be construed as representations that there are no relevant portion(s). The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08A to indicate the documents have been considered.

Respectfully Submitted,

SMITH FROHWEIN TEMPLE GREENLEE BLAHA LLC

By:


Eric M. Ringer, Reg. No. 47,028

P.O. BOX 88148
Atlanta, GA 30356

404 815 – 9300 (main number)
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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

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of

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Complete if Known

Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A-1	US- 4,104,515		Thornburg et al.	
	B-1	US- 4,360,727		Roger Lehmann	
	C-1	US- 4,417,138		Horst Pfeiffer	
	D-1	US- 4,689,478		Hale et al.	
	E-1	US- 4,694,397		Grant et al.	
	F-1	US- 4,774,663		Musmanno et al.	
	G-1	US- 4,877,947		Mori	
	H-1	US- 4,877,950		Halpern	
	I-1	US- 5,175,416		Mansvelt et al.	
	J-1	US- 5,428,684		Akiyama et al.	
	K-1	US- 5,436,971		Armbrust et al.	
	L-1	US- 5,557,516		Hogan	
	M-1	US- 5,572,004		Raimann	
	N-1	US- 5,577,121		Davis et al.	
	O-1	US- 5,621,796		Davis et al.	
	P-1	US- 5,637,845		Kolls	
	Q-1	US- 5,692,132		Hogan	
	R-1	US- 5,705,798		Tarbox	
	S-1	US- 5,811,771		Dethloff	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner
Signature

Date

Considered

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First Named Inventor	Sheldon H. Foss, Jr.
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Sheldon H. Foss, Jr.

Art Unit	3624
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3624

Examiner Name	Karmis, Stefanos
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Karmis, Stefanos

Attorney Docket Number	03001.1020
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	T-1	US- 5,834,757		Fernandes et al.	
	U-1	US- 5,864,830		Armetta et al.	
	V-1	US- 5,914,472		Foladare et al.	
	W-1	US- 5,924,084		De Rooij	
	X-1	US- 5,936,221		Corder et al.	
	Y-1	US- 5,943,423		Muftic	
	Z-1	US- 5,987,439		Gustin et al.	
	A-2	US- 6,016,955		De Rooij et al.	
	B-2	US- 6,045,050		Ippolito et al.	
	C-2	US- 6,047,888		Dethloff	
	D-2	US- 6,062,472		Cheung	
	E-2	US- 6,105,007		Norris	
	F-2	US- 6,119,946		Teicher	
	G-2	US- 6,126,069		Stiefel et al.	
	H-2	US- 6,129,275		Urquhart et al.	
	I-2	US- 6,138,907		Mori et al.	
	J-2	US- 6,142,368		Mullins et al.	
	K-2	US- 6,142,369		Jonstromer	
	L-2	US- 6,152,365		Kolls	

FOREIGN PATENT DOCUMENTS

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		Application Number	10/646,150
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Filing Date	22 August 2003
		First Named Inventor	Sheldon H. Foss, Jr.
		Art Unit	3624
		Examiner Name	Karmis, Stefanos
		Attorney Docket Number	03001.1020
Sheet	3	of	11

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		Number-Kind Code ² (if known)			
	M-2	US- 6,167,387		Lee-Wai-Yin	
	N-2	US- 6,173,269		Soloki et al.	
	O-2	US- 6,243,688		Kalina	
	P-2	US- 6,279,824		Park	
	Q-2	US- 6,293,462		Gangi	
	R-2	US- 6,295,522		Boesch	
	S-2	US- 6,394,343		Berg et al.	
	T-2	US- 6,439,456		Bansal et al.	
	U-2	US- 6,450,407		Freeman et al.	
	V-2	US- 6,505,171		Cohen et al.	
	W-2	US- 6,507,644		Henderson et al.	
	X-2	US- 5,025,138		Vincent Cuero	
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FOREIGN PATENT DOCUMENTS						
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Examiner Signature		Date Considered	
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Substitute for form 1449/PTO <h2 style="text-align: center; margin: 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center; margin: 0;"><i>(Use as many sheets as necessary)</i></p>		<h3 style="text-align: center; margin: 0;">Complete if Known</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>10/646,150</td> </tr> <tr> <td>Filing Date</td> <td>22 August 2003</td> </tr> <tr> <td>First Named Inventor</td> <td>Sheldon H. Foss, Jr.</td> </tr> <tr> <td>Art Unit</td> <td>3624</td> </tr> <tr> <td>Examiner Name</td> <td>Karmis, Stefanos</td> </tr> <tr> <td>Attorney Docket Number</td> <td>03001.1020</td> </tr> </table>		Application Number	10/646,150	Filing Date	22 August 2003	First Named Inventor	Sheldon H. Foss, Jr.	Art Unit	3624	Examiner Name	Karmis, Stefanos	Attorney Docket Number	03001.1020
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U. S. PATENT DOCUMENTS					
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		Number-Kind Code ² (if known)			
		US-			
		US-			
		US-			
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		US-			
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		US-			
	N-3	US- 2001/0011249		Yanagihara et al.	
	O-3	US- 2001/0013018		Awano	
	P-3	US- 2001/0032878		Tsiounis et al.	
	Q-3	US- 2001/0034722		Tidball et al.	
	R-3	US- 2001/0037299		Nichols et al.	
	S-3	US- 2001/0042784		Fite et al.	
	T-3	US- 2001/0045454		Gangi	
	U-3	US- 2002/0002533		Singhal	
	V-3	US- 2002/0020738		Campbell et al.	
	W-3	US- 2002/0040925		Weber	
	X-3	US- 2002/0088849		Nichols et al.	

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		Number-Kind Code ² (if known)			
	A-6	US- 4718009		Vincent Cuervo	
	B-6	US- 4742457		Tomas Leon et al	
	C-6	US- 5010485		Steven T. Bigari	
	D-6	US- 5025138		Vincent Cuervo	
	E-6	US- 5025372		James F. Burton	
	F-6	US- 5262941		Emery F. Saladin et al	
	G-6	US- 5297026		Frank Hoffman	
	H-6	US- 5710889		Barry Alan Clark	
	I-6	US- 5845260		Hiroaki Nakano	
	J-6	US- 5870724		Matthew P. Lawlor et al	
	K-6	US- 5890140		Barry Alan Clark	
	L-6	US- 5940811		Jeffrey Norris	
	M-6	US- 6105865		Laurence Daniel Hardesty	
	N-6	US- 6354490		Lawrence Weiss	
	O-6	US- 6560581		Barbara L. Fox	
	P-6	US- 6587841		James R. DeFrancesco	
		US-			
		US-			
	S-6	US- 2001/0007332		Donald W. Kjonaas et al	

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	A-8	US- 4001550		Vernon L. Schatz	
	B-8	US- 4346442		Thomas E. Musmanne	
	C-8	US- 4376978		Thomas E. Musmanne	
	D-8	US- 4689478		William J. Hale et al	
	E-8	US- 4694397		David J. Grant	
	F-8	US- 4755940		Bruno Brächti et al	
	G-8	US- 4774663		Thomas E. Musmanne et al	
	H-8	US- 4879455		Nathan I. Butterworth et al	
	I-8	US- 5025138		Vincent Cuervo	
	J-8	US- 5025372		James F. Burton et al	
	K-8	US- 5231569		Larry H. Myatt et al	
	L-8	US- 5420405		Norman E. Chasek	
	M-8	US- 5444616		Parameswaran B. Nair et al	
	N-8	US- 5457305		William S Akel et al	
	O-8	US- 5475585		Thomas A. Bush	
	P-8	US- 5485510		Raymond O. Colbert	
	Q-8	US- 5504677		Robert E. Pollin	
	R-8	US- 5511023		Hartmut Schrenk	
	S-8	US- 5536045		Thomas W. Adams	

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Application Number	10/646,150
Filing Date	22 August 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3624
Examiner Name	Karmis, Stefanos
Attorney Docket Number	03001.1020

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	T-8	US- 5559887		Terry L. Davis et al	
	U-8	US- 5644118		Shoji Hayashida	
	V-8	US- 5652786		Catherine R. Rogers	
	W-8	US- 5689100		David C. Carrithers	
	X-8	US- 5705798		Andrew W. Tarbox	
	Y-8	US- 5732136		David L. Murphee	
	Z-8	US- 5770843		Manning I. Rose	
	A-9	US- 5815657		Humphrey Willimas et al	
	B-9	US- 5870456		Catherine R. Rogers	
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	H-9	US- 5984192		Enio Calcevara, Jr et al	
	I-9	US- 6010067		Hector Daniel Elbaum	
	J-9	US- 6065675		Mordechai Teicher	
	K-9	US- 6095411		Hartmut Schrenk	
	L-9	US- 6105007		Jeffrey A. Norris	

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Sheet **10** of **11****Complete if Known**

Application Number	10/646,150
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	M-9	US- 6105862		Jean-Claude Pailles et al	
	N-9	US- 6243688		Dyan T. Kalina	
	O-9	US- 6293462		Frank J. Gangi	
	P-9	US- 6325292		Richard P. Sehr	
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	V-9	US- 6578761		Donald Spector	
	W-9	US- 6601771		Phillipe A. Charrin	
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Sheet 11

of 11

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Filing Date 22 August 2003

First Named Inventor Sheldon H. Foss, Jr.

Art Unit 3624

Examiner Name Karmis, Stefanos

Attorney Docket Number 03001.1020

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	H10	US- 2001/0013018		Koichi Awano	
	I10	US- 2001/0034722		Thomas H. Tidball	
	J10	US- 2001/0037299		Henry R. Nichols	
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	L10	US- 2002/0002533		Tara Chand Singhai	
	M10	US- 2002/0002534		Terry L. Davis et al	
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	P10	US- 2002/0040925		Juergen Weber	
	Q10	US- 2002/0088849		Henry R. Nichols et al	
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